

IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF SOUTH CAROLINA
CHARLESTON DIVISION

This matter is before the Court upon Plaintiff Raven Gadson's ("Plaintiff") pro se complaint alleging violations of the Fair Credit Reporting Act, 15 U.S.C. § 1681, *et seq.* On October 20, 2023, Defendant Experian Information Solutions, Inc., ("Defendant") filed a motion for summary judgment. (ECF No. 66.) In accordance with 28 U.S.C. § 636(b)(1) and Local Civil Rule 73.02(B)(2), D.S.C., these matters were referred to a United States Magistrate Judge for preliminary review.

On July 18, 2024, Magistrate Judge Molly H. Cherry filed a Report and Recommendation (“Report”), outlining the issues and recommending that the Court grant Defendant’s motion for summary judgment and dismiss this action with prejudice. (ECF No. 72.) Attached to the Report was a notice advising the parties of the right to file written objections to the Report within fourteen days of being served with a copy. To date, no objections have been filed.

The Magistrate Judge makes only a recommendation to the Court. The recommendation has no presumptive weight, and the responsibility to make a final determination remains with the Court. *Mathews v. Weber*, 423 U.S. 261 (1976). The Court

is charged with making a de novo determination only of those portions of the Report to which specific objections are made, and the Court may accept, reject, or modify, in whole or in part, the recommendation of the Magistrate Judge, or recommit the matter to the Magistrate Judge with instructions. 28 U.S.C. § 636(b)(1). In the absence of specific objections, the Court reviews the matter only for clear error. *See Diamond v. Colonial Life & Accident Ins. Co.*, 416 F.3d 310, 315 (4th Cir. 2005) (stating that “in the absence of a timely filed objection, a district court need not conduct a de novo review, but instead must ‘only satisfy itself that there is no clear error on the face of the record in order to accept the recommendation.’”) (quoting Fed. R. Civ. P. 72 advisory committee’s note).

Here, because no objections were filed, the Court has reviewed the record, the applicable law, and the findings and recommendations of the Magistrate Judge for clear error. After review, the Court finds no clear error and agrees with the Magistrate Judge’s thorough and well-analyzed findings. **Accordingly, the Court hereby adopts and specifically incorporates the Magistrate Judge’s Report (ECF No. 72); the Court grants Defendant’s motion for summary judgment (ECF No. 66); and the Court dismisses this action with prejudice.**

IT IS SO ORDERED.

/s/Bruce H. Hendricks
United States District Judge

August 9, 2024
Charleston, South Carolina